1   <u>What is claimed is</u>:

2   1.   A baccarat gaming assembly comprising:

3   a)   a computer processor;

4   b)   a display;

5   c)   an input;

6   d)   said input including at least one user actuatable
7   selector;

8   e)   said computer processor structured to generate a
9   player's hand and a banker's hand in accordance with
10   the rules of baccarat;

11   f)   at least one of said hands including an initially
12   visible card and an initially concealed card;

13   g)   said computer processor further structured to
14   designate one of said hands as a user's hand and
15   another one of said hands as a house's hand in
16   response to a user selection;

17   h)   said computer processor responsive to a user input and
18   structured to permit the user to selectively discard
19   said initially visible card and to issue a new card to
20   complete said hand;

21   i)   said computer processor structured to selectively add
22   cards to said player's hand and said banker's hand in
23   accordance with the conventional rules of the card
24   game of baccarat;

25   j)   said computer processor structured to correspondingly

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1   designate said player's hand or said banker's hand as

2   a winning hand if a final number total of one of said

3   hands is greater than a final number total of the

4   other of said hands; and

5   k)   said computer processor structured to designate said

6   user as a winner if said user's hand is also said

7   winning hand.

8   2. A baccarat gaming assembly as recited in claim 1 wherein

9   said computer processor is structured to generate both of

10   said hands with an initially visible card and an initially

11   concealed card.

12 3. A baccarat gaming assembly as recited in claim 2 wherein

13   said computer processor is structured to discard said

14   initially visible card from either of said hands in

15   response to said user input.

16 4. A baccarat gaming assembly as recited in claim 2 wherein

17   said computer processor is structured to discard said

18   initially visible card from only one of said hands in

19   response to said user input.

20 5. A baccarat gaming assembly as recited in claim 2 wherein

21   said computer processor is structured to discard said

22   initially visible card from both of said hands in response

23   to said user input.

24 6. A baccarat gaming assembly as recited in claim 1 wherein

25   said computer processor is structured to designate one of

1   said hands as said user's hand and another one of said

2   hands as said house's hand in response to said user

3   selection before issuing said new card in response to said

4   user input electing to selectively discarding said

5   initially visible card.

6   7. A baccarat gaming assembly as recited in claim 1 wherein

7   said computer processor is structured to designate one of

8   said hands as said user's hand and another one of said

9   hands as said house's hand in response to said user

10   selection after permitting said user input to selectively

11   discard said initially visible card and issuing said new

12   card.

13 8. A baccarat gaming assembly as recited in claim 1 wherein

14   said computer processor is structured to display said

15   initially visible card before identifying said user

16   selection of said banker's hand or said player's hand.

17 9. A baccarat gaming assembly as recited in claim 1 wherein

18   said computer processor is structured to display said

19   initially visible card after identifying said user

20   selection of said banker's hand or said player's hand.

21 10. A baccarat gaming assembly as recited in claim 1 wherein

22   said computer processor is structured to keep track of

23   consecutive hands in consecutive games having said final

24   number total equal nine.

25 11. A baccarat gaming assembly as recited in claim 10 wherein

1   said computer processor is structured to designate a bonus

2   payout to said user upon at least two of said consecutive

3   hands having said final number total equal nine.

4   12. A baccarat gaming assembly as recited in claim 11 wherein

5   said computer processor designates said bonus payout if

6   said consecutive hands having said final number count total

7   equal nine include a combination of said user's hands or

8   said house's hands.

9   13. A baccarat gaming assembly as recited in claim 11 further

10   comprising a wager receptacle structured to receive a wager

11   placed by the user.

12   14. A baccarat gaming assembly as recited in claim 13 wherein

13   said wager receptacle is operatively associated with said

14   computer processor.

15   15. A baccarat gaming assembly as recited in claim 14 wherein

16   said computer processor is structured to identify a bonus

17   wager made by the user at said wager receptacle in order to

18   make the user eligible for said bonus payout.

19   16. A baccarat gaming assembly as recited in claim 15 wherein

20   said computer processor is structured to carry over said

21   bonus wager to a subsequent game upon at least one of said

22   hands having said final number total equal nine.

23   17. A baccarat gaming assembly as recited in claim 1 further

24   comprising a plurality of inputs operatively associated

25   with said computer processor so as to allow for multiple,

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1   simultaneous users.

2   18.   A baccarat gaming assembly as recited in claim 17 wherein

3   said computer processor is responsive to said user input of

4   only one of said users for selectively discarding said

5   initially visible card.

6   19.   A baccarat gaming assembly as recited in claim 17

7   comprising a plurality of said displays.

8   20.   A baccarat gaming assembly as recited in claim 1 wherein

9   said input includes a touch screen.

10   21.   A baccarat gaming assembly as recited in claim 1 wherein

11   said input includes at least one actuation button

12   structured to define said user actuatable selector.

13   22.   A baccarat gaming assembly comprising:

14   a)   a computer processor;

15   b)   a display;

16   c)   an input;

17   d)   said input including at least one user actuatable

18   selector;

19   e)   said computer processor structured to generate a

20   player's hand and a banker's hand in accordance with

21   the rules of baccarat;

22   f)   said computer processor further structured to generate

23   said player's hand and said banker's hand with an

24   initially visible card and an initially concealed

25   card;

1   g)   said computer processor further structured to

2   designate one of said hands as a user's hand and

3   another one of said hands as a house's hand in

4   response to a user selection;

5   h)   said computer processor structured to correspondingly

6   designate said player's hand or said banker's hand as

7   a winning hand if a final number total of one of said

8   hands is greater than a final number total of the

9   other of said hands; and

10   i)   said computer processor structured to designate said

11   user as a winner if said user's hand is also said

12   winning hand.